

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Mark D. Kraynack  
Susan B. Kraynack  
Debtors

Case No. 24-01653-MJC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Oct 21, 2024

User: AutoDocke  
Form ID: 318

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2024:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + Mark D. Kraynack, Susan B. Kraynack, 4 Tower Lane, Dallas, PA 18612-3212      |
| 5628480  | Breg, Box 3475, Toledo, OH 43607-0475   |
| 5628483  | CBNA, P.O. Box 509, Canotn, NY 13617-0509                                       |
| 5628486  | + Commonwealth Health, 575 North River Street, Wilkes Barre, PA 18702-2634      |
| 5628487  | + Commonwealth Health, 575 North River Street, Wilkes Barre, PA 18764-0999      |
| 5628488  | + Commonwealth Physician Network, PO Box Box 14000, Belfast, ME 04915-4033      |
| 5628490  | ENT Surgical Group PC, 423 Third Avenue Suite C, Kingston, PA 18704-5809        |
| 5628494  | + Harveys Lake Boro, Box 256, Harveys Lake, PA 18618-0256                       |
| 5628497  | + Loan Depot, PO Box Box 251027, Plano, TX 75025-1027                           |
| 5628501  | One Main Brightway, PO Box 981037, Boston, MA 02298-1037                        |
| 5628502  | Pay Pal Credit/Synchrony Bank, Box 71707, Philadelphia, PA 19176-1707           |
| 5628509  | UGI Electric, Box 13009, Reading, PA 19612-3009                                 |
| 5628510  | UGI Gas, Box 13009, Reading, PA 19612-3009                                      |
| 5628512  | + Webb Bank/One Main/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820 |

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                        | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| 5629762  | EDI: ATLASACQU                                    | Oct 21 2024 22:38:00 | Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666    |
| 5628474  | Email/PDF: MerrickBKNotifications@Resurgent.com   | Oct 21 2024 18:54:29 | Ally Credit Card, PO Box 660371, Dallas, TX 75266-0371                |
| 5628475  | + Email/PDF: MerrickBKNotifications@Resurgent.com | Oct 21 2024 18:54:30 | Ally Credit Card/CWS, 1000 N West St Fl 11, Wilmington, DE 19801-1058 |
| 5628477  | + EDI: SYNC                                       | Oct 21 2024 22:38:00 | Amazon/Synchrony, PO Box 965015, Orlando, FL 32896-5015               |
| 5628476  | + EDI: SYNC                                       | Oct 21 2024 22:38:00 | Amazon/Synchrony, PO Box 71735, Philadelphia, PA 19176-1734           |
| 5628478  | ^ MEBN  | Oct 21 2024 18:36:38 | Avant Card, 222 Merchandise Mart Plz Ste 900, Chicago, IL 60654-1105  |
| 5628479  | + Email/Text: jcissell@bankofmissouri.com         | Oct 21 2024 18:40:00 | Bank of Missouri, P.O. Box 309, Perryville, PA 63775-0309             |
| 5628481  | EDI: CAPITALONE.COM                               | Oct 21 2024 22:38:00 | Capital One, PO Box 71087, Charlotte, NC 28272-1087                   |
| 5628484  | EDI: CITICORP                                     | Oct 21 2024 22:38:00 | CitiBank, P.O. Box 9001037, Louisville, KY 40290-1037                 |
| 5628485  | + EDI: PRA.COM                                    |                      |   |

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Page 2 of 3  
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|           |   |                      |   |
|-----------|---|----------------------|---|
|           |   | Oct 21 2024 22:38:00 | Comenity Bank, c/o Portfolio Recovery, Box 12914, Norfolk, VA 23541-0914                        |
| 5628489   | Email/PDF: creditonebknotifications@resurgent.com   | Oct 21 2024 18:43:48 | Credit One Bank, PO Box Box 98873, Las Vegas, NV 89193-8873                                     |
| 5628491   | + Email/Text: bankruptcy@flagshipcredit.com         | Oct 21 2024 18:40:00 | Flagship Credit, PO Box 965, Chadds Ford, PA 19317-0643   |
| 5628492   | ^ MEBN  | Oct 21 2024 18:36:53 | Geisinger, 100 North Academy Avenue, Danville, PA 17822-0001                                    |
| 5628493   | Email/Text: clientservices@glassmountaincapital.com | Oct 21 2024 18:39:00 | Glass Mountain Capital, LLC, 1375 E. Woodfield Road 400, Schaumburg, IL 60173-5426              |
| 5628495   | EDI: IRS.COM  | Oct 21 2024 22:38:00 | Internal Revenue Service, Attn Bankruptcy Section, PO Box Box 7346, Philadelphia, PA 19101-7346 |
| 5628496   | + Email/Text: PBNCNotifications@perituservices.com  | Oct 21 2024 18:39:00 | Kohls, P.O. 60043, City of Industry, CA 91716-0043  |
| 5628498   | + Email/PDF: MerrickBKNotifications@Resurgent.com   | Oct 21 2024 18:43:25 | Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001  |
| 5628499   | + EDI: PHINGENESIS                                  | Oct 21 2024 22:38:00 | Milestone - Concora Credit, Box 4477, Beaverton, OR 97076-4401                                  |
| 5628500   | Email/Text: ml-ebn@missionlane.com                  | Oct 21 2024 18:39:00 | Missionlane LLC, PO Box Box 23075, Columbus, GA 31902-3075                                      |
| 5628504   | Email/Text: bankruptcies@penncredit.com             | Oct 21 2024 18:40:00 | Penn Credit, 2800 Commercial Dr, Harrisburg, PA 17110   |
| 5628507   | Email/Text: pasi_bankruptcy@chs.net                 | Oct 21 2024 18:39:00 | Professional Account Services, Inc., PO Box Box 188, Brentwood, TN 37024-0188                   |
| 5628503   | + EDI: SYNC   | Oct 21 2024 22:38:00 | Pay Pal Credit/Synchrony Bank, PO Box 530975, Orlando, FL 32896-0001                            |
| 5628506   | + EDI: PRA.COM                                      | Oct 21 2024 22:38:00 | Portfolio Recovery Services, 120 Corporate Blvd, Norfolk, VA 23502-4952                         |
| 5628505   | + EDI: PRA.COM                                      | Oct 21 2024 22:38:00 | Portfolio Recovery Services, 120 Corporate Blvd 100, Norfolk, VA 23502-4952                     |
| 5628508   | + Email/Text: bankruptcydepartment@tsico.com        | Oct 21 2024 18:40:00 | Transworld Systems, Inc., PO Box Box 15379, Wilmington, DE 19850-5379                           |
| 5628511   | Email/Text: bknotice@upgrade.com                    | Oct 21 2024 18:39:00 | Upgrade, Inc., 2 N. Central Avenue, FL 10, Phoenix, AZ  |
| TOTAL: 26 |   |                      |   |

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       | *P++          | ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666 |
| 5628482  | *             | Capital One, PO Box 71087, Charlotte, NC 28272-1087  |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 23, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2024 at the address(es) listed below:**

| Name                  | Email Address  |
|-----------------------|--|
| Brent J Lemon         | on behalf of Creditor LOANDEPOT.COM LLC blemon@kmlawgroup.com  |
| David J. Harris       | on behalf of Debtor 1 Mark D. Kraynack dh@lawofficeofdavidharris.com<br>davidharrisesqign@gmail.com;dhesq@outlook.com;LawOfficeofDavidJHarris@jubileebk.net  |
| David J. Harris       | on behalf of Debtor 2 Susan B. Kraynack dh@lawofficeofdavidharris.com<br>davidharrisesqign@gmail.com;dhesq@outlook.com;LawOfficeofDavidJHarris@jubileebk.net |
| Lisa Ann Rynard       | larynard@larynardlaw.com aburd@pkh.com,PA88@ecfbis.com   |
| United States Trustee | ustpreion03.ha.ecf@usdoj.gov   |

TOTAL: 5

**Information to identify the case:**

Debtor 1

Mark D. Kraynack

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5190

EIN --

Debtor 2

Susan B. Kraynack

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0317

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:24-bk-01653-MJC

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mark D. Kraynack

Susan B. Kraynack

10/21/24**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**